

**REMARKS**

Claims 65-67 are pending. Previous claims 1-64 have been cancelled without prejudice.

In response to the Restriction Requirement, Applicant hereby elects species (b) (Interest rate) for prosecution in the present application. This election is made without traverse.

Claims 65-67 are readable on the elected species. All other claims have been cancelled without prejudice. Applicant reserves the right to file a divisional application directed to the non-elected claims.

It is respectfully submitted that all pending claims are in condition for allowance. Accordingly, reconsideration and allowance of all pending claims are earnestly solicited.

If there are any other fees due in connection with the filing of this response, please charge the fees to our Deposit Account No. 50-0310 (Billing No. 053775-5001). If a fee is required for an extension of time under 37 C.F.R. §1.136 not accounted for above, such an extension is requested and the fee should also be charged to our Deposit Account.

Respectfully submitted,

Date: October 26, 2006

By: 

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